

**Information to identify the case:**

Debtor 1	<b>Clifford Daniels</b>	Social Security number or ITIN	xxx-xx-9254
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Mitchaleen Daniels</b>	Social Security number or ITIN	xxx-xx-4427
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>15-11846-MBK</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Clifford Daniels

Mitchaleen Daniels

4/24/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Clifford Daniels  
Mitchaleen Daniels  
DebtorsCase No. 15-11846-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 40

Date Rcvd: Apr 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Apr 26, 2020.

db/jdb +Clifford Daniels, Mitchaleen Daniels, 1707 Alpine Trail, Neptune, NJ 07753-4464  
cr +ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101  
cr +DITECH FINANCIAL LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
Boca Raton, FL 33487-2853  
cr +Ditech Financial LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress ave., Suite 100,  
Suite 100, Boca raton, FL 33487-2853  
cr +United Teletech Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone,  
PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009  
515650388 +ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183692, Arlington, TX 76096-3692  
515308419 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot Credit Services, PO Box 182676,  
Columbus, OH 43218-2676)  
515492271 +Cavalry SPV I, LLC, Assignee of Capital One Bank (USA), N.A., Bass & Associates, P.C.,  
3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083  
515525495 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
515327760 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053  
515308417 +ExxonMobil, PO Box 6404, Sioux Falls, SD 57117-6404  
515438142 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
(address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154,  
Telephone # 888-298-7785)  
515308418 Green Tree Servicing, PO Box 6172, Rapid City, SD 57709-6172  
515451907 Janeen A Daniels, 610 Monroe Towers, Asbury Park, NJ 07712  
515308421 +Mariner Finance LLC, 1358 Hoper Avenue Ste 6, Toms River, NJ 08753-2882  
515549265 +Mariner Finance, LLC, 8211 Town Center Dr, Nottingham MD 21236-5904  
518650498 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826  
518650499 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826,  
New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826  
515308426 +United Teletech Financial, 205 Hance Avneue, Tinton Falls, NJ 07724-2764

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 24 2020 23:44:14 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 24 2020 23:44:13 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
515308406 EDI: AMEREXPR.COM Apr 25 2020 03:18:00 American Express, PO Box 1270,  
Newark, NJ 07101-1270  
515475577 EDI: BECKLEE.COM Apr 25 2020 03:18:00 American Express Bank, FSB, c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
515474155 EDI: BECKLEE.COM Apr 25 2020 03:18:00 American Express Centurion Bank,  
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
515308408 EDI: CAPITALONE.COM Apr 25 2020 03:18:00 Capital One Bank, PO Box 71083,  
Charlotte, NC 28272-1083  
515401621 +E-mail/Text: bankruptcy@cavps.com Apr 24 2020 23:44:28 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
515308412 EDI: WFNNB.COM Apr 25 2020 03:18:00 Comenity, Bankruptcy Department, PO Box 182125,  
Columbus, OH 43218-2125  
515308415 E-mail/PDF: DellBKNotifications@resurgent.com Apr 24 2020 23:49:10 Dell Preferred Account,  
PO Box 6403, Carol Stream, IL 60197-6403  
515308416 +EDI: DISCOVER.COM Apr 25 2020 03:18:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
515317229 EDI: DISCOVER.COM Apr 25 2020 03:18:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
515308420 EDI: TSYS2.COM Apr 25 2020 03:18:00 Macys, PO Box 183083, Columbus, OH 43218-3083  
515549182 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC,  
c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541  
515549186 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o Exxonmobil,  
POB 41067, Norfolk VA 23541  
515548851 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC,  
c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541  
515549183 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
POB 41067, Norfolk VA 23541  
515549180 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC,  
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
515358608 EDI: Q3G.COM Apr 25 2020 03:18:00 Quantum3 Group LLC as agent for, CP Medical LLC,  
PO Box 788, Kirkland, WA 98083-0788  
515400790 EDI: Q3G.COM Apr 25 2020 03:18:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
515308423 EDI: RMSC.COM Apr 25 2020 03:18:00 SYNCB, Bankruptcy Dept, PO Box 965060,  
Orlando, FL 32896-5060  
515308422 +EDI: SEARS.COM Apr 25 2020 03:18:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Apr 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
515308407\* American Express, PO Box 1270, Newark, NJ 07101-1270  
515308409\* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
515308410\* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
515308411\* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
515308413\* Comenity, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
515308414\* Comenity, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
515549181\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, c/o Walmart Credit Card,  
POB 41067, Norfolk VA 23541)  
515308424\* SYNCB, Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
515308425\* SYNCB, Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTALS: 0, \* 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 26, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
James J. Cerbone on behalf of Joint Debtor Mitchaleen Daniels cerbonelawfirm@aol.com,  
cerbonejr83307@notify.bestcase.com  
James J. Cerbone on behalf of Debtor Clifford Daniels cerbonelawfirm@aol.com,  
cerbonejr83307@notify.bestcase.com  
John R. Morton, Jr. on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Justin Plean on behalf of Creditor DITECH FINANCIAL LLC jplean@rasflaw.com,  
bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com; legerman@rasnj.com  
Michael R. DuPont on behalf of Creditor United Teletech Financial Federal Credit Union  
dupont@redbanklaw.com, dana@redbanklaw.com  
Miriam Rosenblatt on behalf of Creditor DITECH FINANCIAL LLC miriam.rosenblatt@mhllp.com,  
mrosenblatt@rasflaw.com  
Miriam Rosenblatt on behalf of Creditor Ditech Financial LLC miriam.rosenblatt@mhllp.com,  
mrosenblatt@rasflaw.com

TOTAL: 13